What is claimed is:.

1. A method of managing healthcare services, comprising the steps of:

    collecting information from an individual for a predetermined set of predictive factors;

    assigning, based upon said information from said individual, a separate value to each predictive factor of said predetermined set of predictive factors;

    generating, based upon a predetermined predictive model and said separate values assigned to said predetermined set of predictive factors, a risk level of said individual utilizing healthcare services at a predetermined level within a prospective time span..

2. The method of claim 1, wherein said collecting step comprises the step of:

    presenting said individual with a self assessment questionnaire designed to elicit said information from said individual for said predetermined set of predictive factors.

3. The method of claim 1, wherein said collecting step comprises the step of:

    presenting said individual with a questionnaire designed to elicit said information from said individual for said predetermined set of predictive factors, said predetermined set of predictive factors consisting of past healthcare use factors, demographic factors, perceived health factors, disease factors, healthcare compliance factors, healthcare belief factors, healthcare preference factors.

4. The method of claim 1, wherein said collecting step comprises the step of:

    presenting, to a web browser, a questionnaire that elicits said information from said individual for said predetermined set of predictive factors;

    receiving, via said web browser, said information for said predetermined set of predictive factors in response to said presenting step.

5. The method of claim 1, wherein said assigning step comprises the steps of:

    determining, based upon said information, whether said first predictor factor is indicative of a high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span;

assigning, based upon said information, a first dichotomous value to said separate

value for said first predictive factor in response to said determining step

determining that said first predictor factor is indicative of said high risk of said

individual utilizing said healthcare services at said predetermined level within said

prospective time span; and

assigning, based upon said information, a second dichotomous value to said separate

value for said first predictive factor in response to said determining step

determining that said first predictor factor is not indicative of said high risk of said

individual utilizing said healthcare services at said predetermined level within said

prospective time span.

6. The method of claim 1, wherein said assigining step comprises the steps of:

determining, based upon said information, whether each predictive factor of said set

of predictive factors is indicative of a high risk of said individual utilizing said

healthcare services at said predetermined level within said prospective time span;

assigning, based upon said information, a separate first dichotomous value to each

said separate value of each predictive factor of said set of predictive factors that

said determining step determines is indicative of said high risk of said individual

utilizing said healthcare services at said predetermined level within said

prospective time span; and

assigning, based upon said information, a separate second dichotomous value to each

said separate value of each predictive factor of said set of predictive factors that

said determining step determines is not indicative of said high risk of said

individual utilizing said healthcare services at said predetermined level within said

prospective time span.

7. The method of claim 1, wherein said assigning step comprises the steps of:

determining, based upon said information, whether each predictive factor of said set

of predictive factors is indicative of a high risk of said individual utilizing said

healthcare services at said predetermined level within said prospective time span;

assigning, based upon said information, a "1" to each said separate value for each

predictive factor of said set of predictive factors that said determining step

determines is indicative of said high risk of said individual utilizing said

8 healthcare services at said predetermined level within said prospective time span;

9 and

10 assigning, based upon said information, a "0" to each said separate value for each

11 predictive factor of said set of predictive factors that said determining step

12 determines is not indicative of said high risk of said individual utilizing said

13 healthcare services at said predetermined level within said prospective time span.

1 8. The method of claim 1, further comprising the steps of:

2 determining, based upon said risk level for said individual, whether a high risk exists

3 that said individual utilizing said healthcare services at said predetermined level

4 within said prospective time span;

5 determining, based upon said information from said individual, at least one

6 intervention program for said individual in response to said determining step

7 determining that said high risk exists that said individual utilizing said healthcare

8 services at said predetermined level within said prospective time span.

1 9. The method of claim 1, wherein said generating step comprises the step of:

2 generating, based upon said separate values assigned to said set of predictive factors

3 and a logistic regression formula of said predictive model, said risk level of said

4 individual utilizing said healthcare services at said predetermined level within said

5 prospective time span.

1 10. The method of claim 1, wherein said generating step comprises the step of:

2 generating, based upon said separate values assigned to said set of predictive factors

3 and a logistic regression formula of said predictive model, a probability value

4 indicative of said risk level of said individual utilizing said healthcare services at

5 said predetermined level within said prospective time span; and

6 determining, based upon said probability value and a predetermined threshold, said

7 risk level of said individual utilizing said healthcare services at said predetermined

8 level within said prospective time span.

11. A healthcare management system, comprising:

    a processor, and

    memory operably coupled to said processor, said memory comprising a plurality of

        instructions that when executed by said processor cause said processor to

            assign, based upon information from an individual, a separate value to each

                predictive factor of a set of predictive factors, and

            generate, based upon a predetermined predictive model and said separate

                values assigned to said predetermined set of predictive factors, a risk

                level of said individual utilizing healthcare services at a predetermined

                level within a prospective time span.

12. The healthcare management system of claim 11, further comprising a display device and an input device operably coupled to said processor, wherein said plurality of instructions of said memory, when executed by said processor, further cause said processor to

    display, upon said display device, a self assessment questionnaire designed to elicit

        said information from said individual, and

    receive said information from said individual via said input device in response to

        displaying said self assessment questionnaire.

13. The healthcare management system of claim 11, further comprising a network interface operably coupled to said processor, wherein said plurality of instructions of said memory, when executed by said processor, further cause said processor to

    transmit, to a web browser via said network interface, a questionnaire designed to

        elicit said information from said individual, and

    receive, via said web browser and said network interface, said information from said

        individual in response to transmitting said questionnaire.

14. The healthcare management system of claim 11, wherein said plurality of instructions of said memory, when executed by said processor, further cause said processor to

    determine, based upon said risk level for said individual, whether a high risk exists

        that said individual utilizing said healthcare services at said predetermined level

        within said prospective time span, and

    determine, based upon said information from said individual, at least one intervention

program for said individual in response to determining said high risk exists that

said individual utilizing said healthcare services at said predetermined level within

said prospective time span.

15. The healthcare management system of claim 11, wherein said plurality of instructions of

said memory, when executed by said processor, further cause said processor to

generate, based upon a logistic regression formula of said predictive model and said

separate values assigned to said set of predictive factors, said risk level of said

individual utilizing said healthcare services at said predetermined level within said

prospective time span.

16. A computer readable medium for a healthcare management system, comprising a

plurality of instructions that when executed by said healthcare management system causes

said healthcare management system to:

assign, based upon information from an individual, a separate value to each predictive

factor of a set of predictive factors, and

generate, based upon a predetermined predictive model and said separate values

assigned to said predetermined set of predictive factors, a risk level of said

individual utilizing healthcare services at a predetermined level within a

prospective time span.

17. The computer readable medium of claim 16, wherein said plurality of instructions, when

executed by said healthcare management system, causes said healthcare management system

to:

present said individual with a questionnaire designed to elicit said information from

said individual for said predetermined set of predictive factors, said predetermined

set of predictive factors consisting of past healthcare use factors, demographic

factors, perceived health factors, disease factors, healthcare compliance factors,

healthcare belief factors, healthcare preference factors.

18. The computer readable medium of claim 16, wherein said plurality of instructions, when executed by said healthcare management system, causes said healthcare management system to:

transmit, to a web browser via a network interface of said healthcare management system, a questionnaire designed to elicit said information from said individual, and

receive, via said web browser and said network interface, said information from said individual in response to transmitting said questionnaire.

19. The computer readable medium of claim 16, wherein said plurality of instructions, when executed by said healthcare management system, causes said healthcare management system to:

determine, based upon said risk level for said individual, whether a high risk exists that said individual utilizing said healthcare services at said predetermined level within said prospective time span, and

determine, based upon said information from said individual, at least one intervention program for said individual in response to determining said high risk exists that said individual utilizing said healthcare services at said predetermined level within said prospective time span.

20. The computer readable medium of claim 16, wherein said plurality of instructions, when executed by said healthcare management system, causes said healthcare management system to:

determine, based upon said information, whether each predictive factor of said set of predictive factors is indicative of a high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span;

assign, based upon said information, a separate first dichotomous value to each said separate value of each predictive factor of said set of predictive factors that said determining step determines is indicative of said high risk of said individual utilizing said healthcare services at said predetermined level within said prospective time span; and

assign, based upon said information, a separate second dichotomous value to each said separate value of each predictive factor of said set of predictive factors that said

14 determining step determines is not indicative of said high risk of said individual

15 utilizing said healthcare services at said predetermined level within said

16 prospective time span, and

17 generate, based upon a logistic regression formula of said predictive model and said

18 separate first dichotomous values and said second dichotomous values assigned to

19 said set of predictive factors, said risk level of said individual utilizing said

20 healthcare services at said predetermined level within said prospective time span.

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